

**IBC BANCORP, INC.**

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 2339759	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$281	\$289	2.8%		
Loans	\$202	\$187	-7.7%		
Construction & development	\$17	\$15	-15.7%		
Closed-end 1-4 family residential	\$52	\$46	-10.8%		
Home equity	\$1	\$0	-65.7%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-65.2%		
Commercial & Industrial	\$9	\$13	41.4%		
Commercial real estate	\$107	\$98	-8.9%		
Unused commitments	\$8	\$9	9.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$47	\$57	20.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$9	\$13	52.4%		
Cash & balances due	\$12	\$14	19.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$255	\$258	1.1%		
Deposits	\$245	\$252	2.6%		
Total other borrowings	\$9	\$5	-42.4%		
FHLB advances	\$7	\$5	-28.6%		
Equity					
Equity capital at quarter end	\$26	\$31	19.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	10.9%	--		
Tier 1 risk based capital ratio	13.0%	15.4%	--		
Total risk based capital ratio	14.2%	16.7%	--		
Return on equity <sup>1</sup>	8.7%	24.3%	--		
Return on assets <sup>1</sup>	0.8%	2.7%	--		
Net interest margin <sup>1</sup>	3.8%	4.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	64.0%	241.4%	--		
Loss provision to net charge-offs (qtr)	-6.7%	80.5%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.3%	10.5%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	24.8%	0.4%	0.4%	5.5%	--
Closed-end 1-4 family residential	0.2%	1.1%	0.0%	2.8%	--
Home equity	4.1%	0.0%	31.4%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	9.4%	--
Commercial & Industrial	28.7%	0.0%	1.7%	12.3%	--
Commercial real estate	0.8%	0.7%	0.1%	0.3%	--
Total loans	4.3%	0.7%	0.3%	2.6%	--